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ABSTRACT

Resulting from one of the International Labour Office's explorations of the training needs of older workers in industrialized countries, this document states that there are no Belgian training or retraining programs for older workers, although general education and retirement education programs do exist. The Christian Union for Pensioners and the General Christian Worker Federation offer courses on retirement preparation. Other retirement preparation courses are offered by Connexion (an independent organizer of courses that operates in the French-speaking areas of Belgium) and NIVOP (National Instituut Voorbereiding op Pension), which offers similar courses in the Flemish-speaking areas. The University for the Elderly (organized separately at each of the universities) provides general culture courses. A special center for the elderly (the Centrum Derde Leeftijd) in Brussels offers general assistance, public relations, a newsletter, and documentation for the elderly. Another newsletter is provided by the 20,000 member Independent Federation for the Elderly in Brussels. Clerical unions and other clerical workers' organizations provide various courses for older people, including a 4-year study on "active retirement" offered by the Higher Institute for Workers' Culture (ISCO). The Vie Feminine program is targeted at older women. The Belgian Senior Consultants offer their knowledge and experience to individuals and small- and medium-sized companies. (CML)

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Discussion Paper No. 37

TRAINING OF OLDER WORKERS IN BELGIUM

by

Jacques Gruloos

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LIMITED DISTRIBUTION June 1989

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PREFACE

This report on the training situation of older people in Belgium has been produced in the framework of ILO research dealing with training and retraining needs of older workers and individuals in industrialised countries.

The author, who finished writing in April 1988, was asked to consider the following items:

- *What is the demographic and employment situation of older people in Belgium?*
- *What impact do current pension schemes have on older workers?*
- Do the government, the employers, and the unions have any training policies for older workers?
- *Are there acts, laws, rules or regulations concerning training of older workers?*
- *Are there regular training procedures, pilot projects or experiments targeted at older people?*
- Is any impact from initial training to be seen?
- *Is there any incorporation of the results obtained into training and education policies?*
- *Which are the main institutions and organisations and who are the well-known individuals active in this field?*

The findings are based on published research, papers received on request, and the knowledge of the author.

In the first section the report gives an overview of facts and figures on the demographic and employment situation in Belgium. The second section deals with training policies for older workers and the degree of implementation. Section 3 contains rules, laws, acts, and regulations. In section 4 training programmes, pilot projects and experiments are to be found.

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FOREWORD

For many years, following a steadily growing birth rate, some industrialised countries have had only one problem with older workers: they retire too late. The best way to make room for young people in the labour market was to encourage older workers to leave. Age 65, once the minimum retirement age, quickly became the maximum. But at present, this development is causing concern rather than contentment. With fewer young workers entering the labour force the position of older workers will have to be reconsidered.

Statistics show a rapidly ageing population in many industrialised countries. This trend has its roots in rising life expectancy, low-birth rates and the maturing of the post-war baby boom generation. In 1985, Germans aged 55 or more comprised about 27.4 per cent of the total population; by 2000 the proportion will have risen to about 32 per cent, by 2025 to about 44 per cent. By the turn of the century, this age group could account for nearly 29 per cent in Sweden, 28 per cent in Japan and Italy, 26 per cent in the UK and Belgium, 22 per cent in Canada and in the US.

Despite their growing numbers, these older people hold a diminishing share of the labour force, following the current trend of being "carried out" of the labour force by various means. From 1970 to 1985 the labour force participation rate of men aged 55-6 in the Federal Republic of Germany declined from 89 to 79 per cent; the rate of the 60-65 old men from 74.7 to 33 per cent.

The ILO has recently started studying the training and retraining of older individuals in some industrialised countries. The "Older Workers Recommendation (162) 1980" (adopted on 23 June 1980 by the General Conference of the ILO) reveals the early interest of the organisation in this topic. Subsequently, the ILO (financially assisted by the Federal Republic of Germany) began to review policies for the training and retraining of older workers. The study focuses on the ability of older workers to hold their jobs, to find a job, to be mobilised into self-employment, and to make their long evening of life useful to themselves and the community.

First findings of the main exploration project suggest:

- *Old age is no handicap to learning.*
- *Older workers have a proven track record.*
- *Pre-retirement education is becoming widely available.*
- Leisure time education is common.
- Senior service is only timidly used.
- On-the-job training for older workers may be usual but is mostly invisible.
- Training for the job is scarcely used.
- The participation rate of older people in training or education courses is very low.

This is one of several discussion papers dealing with the training needs of older workers in industrialised countries.

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1. FACTS AND FIGURES ON THE DEMOGRAPHIC AND EMPLOYMENT SITUATION

1.1 The demographics of the older population

The increase of longevity results in an important growth in the share of aged people in the population. In the years to come this tendency will become accentuated in table 1 (p. 20).

These figures show some distinct tendencies:

(a) A very clear increase in the number of retired people, as compared with a decrease of active persons.

(b) The birth-rate continues to decline.

(c) Life expectancy today is 78 years for men and 82 years for women. By the year 2000, this will become 79.6 for men and for women 83.8 years. The difference between men and women will apparently not stop growing.

(d) It is obvious that there is a change in the proportion of active persons in comparison with persons in retirement. In 1980, there were four active persons for one person in retirement. In 1995, this proportion will become 3.7 and in 2010: 3.4

(e) There will be more and more single women.

1.2 Early retirement and pension schemes

The Belgian pension system presents some pecularities:

(a) The separation of salaried and self-employed at the level of conditions and of cost are different systems for the public or private sector.

(b) Fixed retirement age is different at the outset for men and women.

(c) Levels of retirement pensions are based on the principle of years of service and previous salary.

The normal retirement age is 65 for men and 60 for women. A draft law aims at equalising the age for the two sexes at 65 .

Early retirement or early pension

(a) The usual early pension is applicable to certain older workers dismissed for economic reasons, in order to maintain the younger workers in employment. It mainly concerns male workers of 55 and over. However, several Royal Decrees have made the initial age more flexible (from 50 years old in some cases).

Workers have a right to an unemployment allowance, increased by a complementary indemnity paid by the last employer and equal to half of the difference between the unemployment benefit and the previous salary.

(b) Since 1 January 1983, male workers aged 60 and older have been able to obtain early retirement pensions at the rate they would have received at 65. This allows men to retire at the same age as women. Financially speaking, this is the most interesting solution for workers. Those retiring early need make no application at the effective age of retirement.

Nevertheless, early retirement is only granted under three conditions:

- the worker must request it;
- the employer must agree;
- the employer must replace the worker who has retired early by someone seeking employment for a period of at least a year. This replacement must take place within two months of the end of the job and one month as of the early retirement of the worker. Furthermore, early retirement is subject to evidence from the worker's employer that he will be placed.

In a budgetary meeting of May 1986 a proposal was introduced to equalise the legal retirement age of women and men, which would bring the legal threshold to 65 years. This measure has not yet been approved. After calculations made by several prominent concerns, this would not change the present situation in the sense that many women do not wish to continue working after 60 years and the costs to the employer (indemnity for previous notice, no complimentary indemnity, re-engaging of a younger person, less qualified and lower paid) would be less important than maintaining an older worker in employment.

Pensions in the public sector

This concerns State employees such as ministers of culture, education, public corporations, State-dependent and civil organisations. However, it should be noted that a special system exists for the army, the police, former Belgian Congo civil servants and other State officials.

This pension is granted as a favour. Each year of service counts for 1/60 of the pension (calculated on an average of the last five years of service). More than 600,000 persons directly or indirectly benefited from this system in 1985.

Pensions in the private sector

These are calculated at 75 per cent of the average remuneration if the worker is the head of a household and at 60 per cent if he is alone. However, there is a guaranteed minimum. A pension may be granted at the normal age of retirement to every person who can prove five years of work as a salaried worker. Special measures are provided for workers in mines and the airborne personnel of civil aviation companies.

Pensions for independent workers

These are proportional to the incomes previously used to calculate contributions to social security. However, as in the case of the pensions of the salaried persons and the public sector, there is a guaranteed minimum.

As an example, the guaranteed minimum amounts for the three categories in the case of a full pension are given in table 2 (p. 20).

1.3 Employment market trends

In addition to the demographic facts, the tendencies of the employment market influence the variations of manpower in groups of the active population. The data in table 3 (p. 21) show us the position of the different groups of the active population in 1971 and how this developed up to 1985.

To be noted:

(a) If we consider the group of salaried people as part of the overall population, we see that the group increases parallel to the population of working age. But, this group becomes effectively smaller by 200,000 units because of the increase in the unemployed. Although there were ten retired people for every 21 salaried employees in 1985, there were actually 17 if the unemployed are excluded.

(b) The deterioration is even more marked in relation to independent workers: in 1970 for every ten retired persons there were 27 active independent workers, while in 1985 there were only 14, or close to 50 per cent.

(c) As far as the public sector is concerned, the number of workers has considerably increased: in 35 years, it has nearly doubled. Future problems of financing this sector can be clearly anticipated.

An analysis of the situation of older workers by economic activity, socio-economic category and by class of activity, can also be made.

Table 4 (p. 22) gives an interesting view of the situation, since it shows the trends in Belgium relating to the active population and the division of population by classes of activity.

The following observations seem warranted:

(a) Since only a census can establish precise statistics by age groups, more recent information is not available.

(b) We have considered the 55-59 age group because it is the first age group we can take as stable in relation to economic activity. In particular, this group is less affected by the phenomena of pensions.

(c) These levels have been established by an aggregation of classes "Nace 1 digit" and manpower by age groups. Then we have calculated the relation between the proportion of salaried persons, from 55 to 59 years of age, occupied in different sectors, and the percentages of the division of active workers in all ages in the corresponding sectors.

For example, we obtain for the agricultural sector

$$\text{index} = \frac{\text{percentage of 55-59 years old in agriculture}}{\text{percentage of 20-65 years old in agriculture}}$$

Some interesting conclusions emerge from this figure:

In 1970, as in 1981, we can observe that the 55-69 age group is essentially occupied in sectors of relatively low qualification (agriculture and transport). On the contrary, we find very few people aged from 55-59 years in sectors such as precision tools, banking services or other services. It is to be noticed that, for the second category, the situation tends to be normal if we compare 1981 to 1970. However, the situation deteriorates from 1970 to 1981 from the point of view of the relative specialisation of the workers in the 55-59 age group in the traditional and technologically less developed sectors.

1.4 Overall perspective

Based on the situation described above, a number of pertinent comments can be made. For several years, the pension system has tended to readjust and the divergences in the different systems are less evident. Attempts to decrease the cost of pensions are envisaged. However, they continue to increase with the lowering of the retirement age and the lengthening of life expectancy. On the other hand, there is widespread awareness of the cost caused by this group (increase in health-care expenses, for example) and its impact (notably on the public). There is a global effort to handle the problems more effectively, and to meet expectations through the formation of special groups.

Some groups have been formed and they provoke various reflections:

(a) Single older women will become more numerous and will continue to leave the labour market before men. What structures exist to help them to make the difficult step from employment to a solitary life? What can be done to enable them to live in secure retirement?

(b) The people involved hope to enjoy a long, even a very long, retirement. What guarantees exist that they will have a decent pension allocation until the end of their life? Everyone knows that the active population is decreasing and that unemployment is still a major problem. What are their prospects of a contented retirement without stress and the feeling of social isolation?

2. TRAINING POLICIES FOR OLDER WORKERS

2.1 Government

First of all, it is useful to point out an important peculiarity of the country. This matter, which concerns the individual, varies from the French-speaking to the Flemish communities. The measures taken on both sides will therefore be different. As explained below, there are no regulations on this question in Belgium. It is apparently a social problem which has only recently assumed importance. Training courses at present are organised by private groups only.

However, one can underline an initiative from the ONEM (National Office of Employment), a branch of the Ministry of Labour that has occasionally worked in collaboration with trade union organisations in order to organise reconversion training courses for firms in difficulty. They take the form of sessions organised specifically by local organisms for special training.

2.2 Unions

According to a union leader, this subject is not within their competence. The measures for active workers or for the unemployed are adequate and there is no need for other initiatives. The only training courses unions have supported were, as mentioned previously, those organised in collaboration with the National Office of Employment within the context of refresher courses.

2.3 Employers

The role played by big business and public service employees (ministries and State-dependent organisations) is assuming increasing importance. Various ministries, large banks, insurance companies, multinational companies and universities envisage measures to allow their staff to undergo training sessions for retirement. Normally, workers may follow these courses during the year before their retirement. A credit of hours with normal wages (sometimes with extra pay) is given. The company also pays the expenses (housing and courses).

The sessions are organised by specialised institutes, either inside the company itself or in special centres, including board and lodging.

2.4 Other federations, institutes or non-governmental organisations

Most existing initiatives are organised at this level. Several types of training are undertaken by these groups. Among them: (a) training for retirement; (b) training for general culture; and (c) animation

(a) Training for retirement

Group preparation for retirement requires active participation by those about to retire and has two objectives:

- To stimulate ideas and an exchange of views on the changes that may occur in income, health, use of free time, relationships and their new role in society.

- To discover or rediscover interests and to provide maximum information on potential or existing activities.

These groups are recognised and subsidised by the Ministry of the French-speaking Community and the Ministry of Flemish Community. Some independent initiatives also exist. The different groups can be identified as follows:

- Medical Aid: It co-ordinates local groups of the elderly. Training is mainly at the local level.

- Further training centres: The Liberal and Christian Medical Aid are the principal agents. They have created an institute in Flanders called Nationaal Instituut Voorbereiding op Pensioen (NIVOP, i.e. National Institute of Preparation for Retirement).

- CFIP (Centre for Training and Psychological Intervention), now a completely independent organisation (it is neither recognised nor subsidised by the State).

- "Connexions" is a private company created by a psycho-sociologist who has long working experience in retirement training. Its field of action covers the whole of Wallonia. It is associated with the Free University of Liège which assures the administrative work of the sessions and conducts research work in this field. The target audience is also the public and private sectors.

These organisations deal mainly with the following themes: health; psychology; interpersonl relationships and sex problems; legal aspects; family and the generation gap; sports; hobbies, the use of free time and leisure; and training.

(b) Training for general culture

Initiatives in this field are widespread and on a national basis. The most important are undoubtedly those under the denomination "University of the Third Age" or "University of the Elderly". They exist in communities and specifically at the university level. There is no co-ordination between them because they are peculiar to each university. However, their philosophies are identical: to allow retired persons and people with leisure to develop and maintain contact (artistic, literary, medical, psychological, new technology, etc.).

They organise lectures and sometimes participation in courses which are given in the university on which they depend. Moreover, they offer a large choice of activities such as sports, trips, theatrical schools and social clubs. Decentralised activities are also organised in culturally more isolated places so that people living far from university centres may have access to this kind of activity.

Other groups are also involved in the same type of training. Each association or group of retired people organises similar activities: lectures, visits, cultural events, sports, competitive games, health care, etc. They depend on Medical Aid, the major political parties, or are simply independent. The main characteristic is that they are mostly local groups and work with local people.

(c) Animation

Many of these groups, which depend on the major political parties or Medical Aid, or on associations of retired people, organise a wide variety of activities for their members.

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The most important centre is Brussels but it is mostly patronised by the Flemish Community. The animators are also Dutch-speakers. The name is the "Centrum Derde Leeftijd" or "Academie Derde Leeftijd" (Centre for the Elderly) and it offers groups or individuals a variety of programmes preparing for retirement, sports activities, courses in collaboration with the university, mechanics, clock-making, hygiene, language courses, travel, etc.

Moreover, it offers services such as a documentation centre and a legal service. Its aims are essentially socio-cultural and everything possible is done to cater to individual choice. The centre is designed for all people aged 50 and over, regardless of their background as groups or individuals.

2.5 Overall perspective

Today no discussion on the subject itself has been undertaken at a national or regional level. However, the situation will probably change because a survey in training services has been under way for several months. It is organised under the auspices of the Ministry of the French Community in collaboration with two other ministries. It is due for completion and analysis by the end of 1989.

However, it is to be noted that training for older workers does not deal with professional reintegration. The initiatives for preparing for retirement mostly come from the private sector. However, more concern is now evident by the public authorities: surveys, organisation of sessions for officials. However, there is still a long way to go to achieve changes; since there is no legal compulsion for change as can be seen in the next chapter.

The trade unions are still concerned with basic problems such as under-employment and have not yet realised the role of older people in future society.

3. RULES, REGULATIONS, LAWS, ACTS

The first remark to be made is that there is no law or regulation to govern employers or workers. There is also no organisation occupied with this subject, either governmental or private. Private initiatives are thus the only active steps being taken in this field.

The only text that has been issued by a governmental organisation is a recommendation by the Council for the Elderly, the Ministry of the French Community which is based essentially on Recommendation No. 695 of the consultative assembly of the Council of Europe, which in turn is based on Recommendation No. 162 concerning older workers by the International Labour Conference, and on the programme of preparing for retirement issued by the Prime Minister's office.

This publication advocated timely and regular information campaigns on the problems of ageing. It recommends that retired people be physically and mentally trained to use their free time, to be able to have access to information on income, housing, health, medical services or other services for their leisure and be generally prepared for retirement. The publication finally insists on the necessity for the public authorities to establish norms, legal dispositions or standard measures relating to the preparation of the transition from professional life to retirement, concerning the right to work by older people and the administrative simplification of procedures. As far as the Ministry of the Flemish Community is concerned, there is no such publication.

4. REGULAR TRAINING PROGRAMMES, PILOT PROJECTS OR EXPERIMENTS

This section could be a lengthy one if all the programmes that deal with this subject were reviewed. We will consider those that seem the most interesting from the point of view of their objectives and target population. First of all we shall review the different types of groups and their opportunities for training:

- People of 55 onwards can attend the University for the Elderly and the different programmes on training for retirement.

- Older women have a special programme, the "Vie Féminine", a christian, cultural and social movement that publishes a series of brochures relating to the problems of elderly women. It also organises meetings and lectures at a local level (regardless of age). In addition "Les Femmes Prévoyantes Socialistes" are concerned with integrating older women in multigenerational groups in order to prevent them from feeling isolated and ignored by society.

- Older workers in specialised areas. There are rare organisations such as the Belgian Senior Consultants.

- The National Office of Employment Training is designed to aid all categories of workers including unemployed older workers. Nothing is organised to improve the professional reintegration of who have lost their jobs. Generally, prospects of finding a new job are remote except for those with high qualifications. That is why no organisation has shown interest in this category of workers; moreover, the main preoccupation of the public authorities is youth employment.

The different initiatives analysed below deal mostly with preparations for retirement. However, it is first worth commenting on a group which does not provide training but seeks to reinvest the brains and experience of retired persons. This initiative exist almost everywhere in Europe, and in Belgium it is called the "Belgian Senior Consultants". The aim is to propose a later retiring age for senior staff so as to profit from their knowledge and experience and thus help and advise small and medium-sized companies on management. This project is of interest in as much as intellectually alert people are allowed to use their abilities and, as a result, feel useful and avoid the post-retirement depression syndrome.

These experienced older workers offer free services two days a week. They also take part in a club where they still can plan, manage and discuss projects. They also give their advice in various fields of everyday life. The club has 300 members and they come from different sectors and backgrounds.

4.1 CONNEXION

Its field of action

In association with the University of Liège, Connexion covers the whole of Belgium. But as the sessions are only in French, its actual field of work is in Wallonia and Brussels. The employers using its services include the Ministère de la Prévoyance Sociale, Radio-Télévision Belge, Crédit Lyonnais, Helvetia, Banque Bruxelles Lambert, groupe GB-Inno-BM. The Ministry of the French Community negotiates.

Methods of functioning

The target groups are people near retiring age or early retirement who choose to participate freely in this programme; the company credits them with hours and pays for the training. The participants are both senior staff as well as secretarial personnel or workers. Whenever possible, the organisers try to form groups based on similar occupations. Ideally, the sessions must take place outside the company so that the participants can detach themselves from their usual work surroundings. The presence of the spouse is welcomed. The company also pays his or her participation expenses.

The session lasts for nine days, over nine weeks, in order to allow the participants time for reflection between each meeting and avoid the feeling of discomfort in unaccustomed living circumstances. Moreover, social contacts are encouraged and some groups continue to function independently and hold meeting less frequently (some people have 12 years of activity). The price is 19.500 BF per person per session (hiring of the building and meals included). Participants belonging to the same company are mixed. The ideal group consists of 15 to 20 people to allow good communication between the participants. The total enrolment for a year is around 1,000 but this figure is very variable because in a company such as GB-Inno-BM, 1,000 workers will go into retirement or early retirement this year (the same situation applies to the RTT). The session programme changes according to the company's budget. There is now a tendency to cut down on expenses, e.g. not paying for wives, which is detrimental to the quality of the programme.

Programme

During the first meeting, the group leaders try identify the expectations and problems of the future retirees. The session is then conducted so as to answer specific questions. However, all groups attend lecture-debates concerning the following fields: medical, legal, financial, cultural, relational, emotional and personal aspects.

The sessions teach participants how to deal with leisure and free time, not as passive consumers but as actors. The value of this approach is that they discover that life doesn't stop at retiring age but that a new life can start based on different principles, and that they can be their own masters.

The group leaders

Most of them are psycho-sociologists or individuals with vast experience in training. Their experience is most important for avoiding the traps of conventional therapy (because this is contrary to the intentions of the organisers). Easy contact enables them to speak to the group simply (avoiding psychological jargon). Their first priority is the participants. The group of experts consists of a physician, a lawyer, an occupational therapist, an art historian and a financial counsellor.

The prospects

The Hospital Erasme, attached to the Free University of Brussels, has asked Connexion to collaborate in a programme of prevention of mental illness due to stress at the end of a career. The hospital has received increasing numbers of victims of this problem. The "Fondation Roi Baudouin" also contacted "Connexion" to work on the health problems of people between 52 and 62 years. They now face a new situation: retirement occurs abruptly while the individual is still well able to work, but society and his firm dispense with his services. With the lengthening of life expectancy, to go into retirement should no longer mean decay but a new life.

Today an unknown phenomenon is evident. These younger retired people have no standards, no structures, no examples: they lose their points of reference and their familiar territory (the firm in which they have spent their working lives).

Two obvious indicators of this discomfort near retirement age are certainly the cases of illness six months before the end of the career or the early deaths registered following retirement. It is therefore urgent to set up a structure that helps them to analyse their situation and find a new balance in life. The purpose is to make them autonomous rather than consumers in order that they can enjoy their retirement.

4.2 NIVOP (Nationaal Instituut Voorbereiding op Pensioen)

Its field of action

Created by the Further Training Centres in Flanders, this institute is subsidised by the Flemish Community and covers the whole region. The following bodies and firms call upon its services: Agfa Gevaert, Banque Bruxelles Lambert, Banque Nationale de Belgique, Bekaert, Esso, General Biscuits, General Motors, Katholieke Universiteit Leuven, Krediet Bank, Ministère de la Communauté Flamande, Ministère de la Prévoyance Sociale, Petrofina, Phillips, Royale Belge, Securitas, Shell, Siemens, Volvo. It works particularly with big companies in programmes that offer preparation for retirement.

Methods of functioning

The target groups are individuals due for retirement or early retirement in a year or two. Their company offers them training and they participate freely. Thanks to credit hours, their legal holidays are not affected. The sessions take place with or without wives, and board and lodging are optional. The institute recommends the participation of husband and wife at sessions, with board and lodging, because this develops contacts and allows discussions to be more in-depth. A boarding session lasts for five days, preceded by a day of introduction and followed by three separate days of discussion in the following months. A group is composed of around 30 people. The total target population is about 1,000 people a year with wide variations each year.

Programme

The different themes treated in the seminars are legal aspects, health, psychology, human relations and conflicts between the generations, the use of leisure, training, sports, hobbies, environmental training. Moreover, the participants are taught how to use the media (a major factor in the life of a retired person). They also discuss the theme of the end of life indirectly in order to provoke a more serene attitude on the subject. These themes are the object of a presentation by an expert and of a discussion directed by one or several group. leaders.

The group leaders

They are sociologists or psycho-sociologists who have extensive training in this sector (the institute has been working since 1971). They are helped by other experts: lawyers, occupational therapists, physicians. They must generally adapt their speech to groups with a rather low educational level: many workers and technicians participate in these sessions.

SUMMARY

The demographic figures now show about 25 per cent of people aged 55 or over. This figure will increase up to 34 per cent in the year 2025. This will be according to other European countries, but less than the Federal Republic of Germany, the Netherlands and Switzerland. Nevertheless, labour force participation rate of this age group in Belgium is one of the lowest in Europe.

There is hardly any policy to be seen to cope with the training needs of older people. Thus, no training or retraining courses for reintegration of older people is available. Within the training undertaken there is only provision for prepration for retirement, education for general culture provided mostly by training institutes and educational organisations. The Christian Union for Pensioners (UCP) offers a four-day course and the General Christian Worker Federation (ACW) holds a 15-session course on preparation for retirement.

Connexion is an independent organiser of proven courses of preparation for retirement operating in co-operation with the University of Liège in the French-speaking areas; while NIVOP *(Nationaal Instituut Voorbereiding op Pension) covers the Flemish areas.*

The University for the Elderly, which is organised separately at each of the universities is a well-known activity of education for general culture. The standard of the courses differs very much from "symbolism in France " to "How to make a bunch of flowers". The fee for an individual attending all courses is about 1,800 BF per year.

A special centre for the elderly, the Centrum Derde Leeftijd in Brussels, offers all kinds of courses general assistance, public relations, a newsletter and documentation. The newsletter "Plus 3 Magazine" published ten issues a year at 300BF. It provides all kinds of information for the elderly.

Another independent organisation is the "Independent Federation for the Elderly in Brussels with 20,000 individual members. It issues a newsletter 11 times a year.

Clerical Unions and other clerical workers' organisations run various courses for older people; for example a four-year study on "active retirement" by the Higher Institute for Workers' Culture (ISCO).

The "Vie Féminine" is a programme specifically targeted at older women.

The "Belgian Senior Consultants" pass on their knowledge and experience to individuals, small and medium-sized companies.

LIST OF CONTACTS

Allowances

Ministère de la Communauté Française
World Trade Center
rue des Croisades 3,
B-1000 BRUXELLES

Ministerie van de Vlaamse Gemeenschap
Guimardstraat 9-11
B-1040 BRUXELLES

Retirement preparation

NIVOP (Nationaal Instituut Voorbereiding op Pensioen
Tiensevest 142
B-3000 LEUVEN

CONNEXION
Mme. Purnelle
rue du Patch 15
B-1331 RIXENSART

Union Chrétienne des Pensionnés (UCP)
Kristelijk Bonden van Gepensioneerden (KBG)
Gérard Paquet
rue de la Loi 121
B-1040 BRUXELLES

Liberale Bonden
van Gepensioneerden
Livormostraat 25
B-1050 BRUXELLES

Vlaamse Federatie
van Socialistische
Gepensioneerden
St. Jansstraat 32
B-1000 BRUXELLES

Vlaams Verbond
van Gepensioneerden
Kipdorp 21, B33
B-2000 ANTWERPEN

General assistance and courses

Centrum Derde Leeftijd
Willy Vankeirsblick
Visverkoperstraat 13 bus 4
B-1000 BRUXELLES

Verbond voor Senioren
Middaglijnstraat 23
B-1030 BRUXELLES

Defence of retired workers and animation

Fédération des Retraités et Préretraités
Mr. Noel
rue d'Aremberg 44
B-1050 BRUXELLES

Confédération des Organisations de Seniors
rue de Livourne 25
B-1050 BRUXELLES

Nationaal Verbond van Clubs voor
Rustende uit de Middengroepen (CRM)
Spastraat 8
B-1040 BRUXELLES

Redeployment of older workers

ONEM (Office National de l'Emploi)
boulevard de l'Empereur 7
B-1000 BRUXELLES

FGTB (Fédération Générale des Travailleurs de Belgique)
rue Haute 42
B-1000 BRUXELLES

CSC (Confédération des Syndicats Chrétiens)
rue de la Loi 121
B-1040 BRUXELLES

CGSLB (Confédération Générale des Syndicats Libéraux de Belgique)
rue de Breederode 2
B-1000 BRUXELLES

FEB (Fédération des Entreprises de Belgique)
rue Ravenstein 4
B-1000 BRUXELLES

Older women

Les Femmes Prévoyantes Socialistes
place du Camps de Mars 4
B-1050 BRUXELLES

Vie Féminine
rue de la Poste 11
B-1210 BRUXELLES

Fraternité des Veuves
rue de la Prévoyance 58
B-1000 BRUXELLES

Les Universites du 3eme Age

Francophones:

Université du Troisième Age
et du Temps Disponible à Charleroi
rue du Débarcadère 179
B-6001 MARCINELLE

Université du Troisième Age de Mons
Avenue d'Hyon 45
B-7000 MONS

Université du Troisième Age de Tournai
Boulevard des Combattants 88
B-7500 TOURNAI

Université du Troisième Age de la Louvière
rue du Débarcadère 179
B-6001 MARCINELLE

U3A Liège
"Porte ouverte sur une heureuse retraite"
Il s'agit d'une A.S.B.L. gérée par la ville
le C.P.A.S. et l'Université
Boulevard de la Sauvenière 113
B-4000 LIEGE

Université des Ainés à Louvain-la-Neuve
Place Montesquieu 1bte 10
B-1348 LOUVAIN-LA-NEUVE

UTAN, Université du Troisième Age de Namur
rue de Bruxelles 61
B-5000 NAMUR

Centre Universitaire du Bas Luxembourg pour
le Troisième Age
rue Janty 2
B-6760 VIRTON

CEPULB, Centre d'Education Permanente de l'U.L.B.
Avenue Roosevelt
B-1050 BRUXELLES

Antenne Interuniversitaire
UCL/ULB du Troisième Age et du Temps
Disponible
Administration Communale de Woluwé-Saint-Lambert
Hôtel Communal
Salle des conférences
Avenue P. Hymans 2

Néerlandophones:

Archief en Museum van het Vlaams Kultuurleven
Minderbroerstraat 22
B-2000 ANTWERPEN

Stadsbestuur Brugge-universiteit derde leeftijd
Hoornstraat 6
B-8000 BRUGGE

R.U. Gent-Diest Public Relations
St. Pietersnieuwstraat 25
B-9000 GENT

Dommelhof
Universitaire leergangen voor de Derde Leeftijd
Toekomstraat 5

Stadbestuur Kortrijk
Stadhuis-Sociale Dienst
B-8500 KORTRIJK

Alumni Lovanienses
Universiteitshal
Oude Markt 13
B-3000 LEUVEN

Universitaire leergaangen voor de derde leeftijd
Pleinlaan 2
B-1050 BRUXELLES

UFSAL-Academie Derde Leeftijd
Vrijheidslaan 17
B-1080 BRUXELLES

Belgian Senior Consultants

Mr. Borgerhoff
rue aux Herbes Potagères 13
B-1030 BRUXELLES

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TABLES

Table 1. Evolution of the distribution of the Belgian population: Workers of over 50 years and by age as a percentage of the total population

Age	Men			Women			Total		
(%)	1985	2000	2015	1985	2000	2015	1985	2000	2015
50-64	7.96	7.70	9.59	8.73	8.23	10.05	16.69	15.94	19.65
65-79	4.25	5.23	5.41	6.08	7.21	7.11	10.33	12.43	12.52
80-89	0.93	1.04	1.45	2.13	2.37	3.08	3.07	3.42	4.55

Growth rate expected between 1985 and 2015 in percentages.

Population all ages : - 6
50-64 : +12.9
65-79 : +20
80-99 : +45

Source. Institute National de Statistiques, 1985: Perspectives de Population.

Table 2. Monthly minimum of pensions for a complete career for a household or a single individual

	Household (BF)	Single (BF)
Salaried	26 060	20 852
Civil servants	33 613	27 454
Independent workers	17 115	13 483

Source: Mainil, P. Les pensions en Belgique après la loi d'harmonisation, fiches techniques (1988).

Table 3. Partition by sex and age groups based on socio-economic categories in 1981

Ages	50-54 years			55-59 years			60 years and older		
Categories	Men	Women	Average	Men	Women	Average	Men	Women	Average
Active	80.7	26.2	53.02	65.3	15.56	39.6	10.1	1.96	5.3
Unemployed	50.01	4.5	4.76	5.4	1.73	3.5	0.6	-	0.2
Retired	5.13	5.16	5.15	16.8	21.36	19.15	83.56	68.95	75.4
The sick	7.4	3.82	5.58	10.8	3.88	7.22	3.45	0.71	1.8
Households	0.2	58.6	29.9	0.2	55.85	28.96	0.5	27.4	16.3

Source: Institut National de Statistiques, 1985 - Perspectives de Population.

Table 4. Division of the population by classes of activities in 1970 and 1981

classes	55-59 years	Total	Index	55-59 years	Total	Index
0	7.58	4.60	1.65	7.15	3.22	2.22
1	2.46	2.34	1.05	2.36	1.84	1.28
2	7.69	7.61	1.01	5.08	5.91	0.86
3	7.38	9.93	0.70	6.43	8.37	0.77
4	14.40	15.56	0.90	9.74	10.18	0.96
5	8.62	8.27	1.04	6.78	7.15	0.95
6	18.58	17.09	1.08	19.32	17.37	1.11
7	8.20	6.61	1.24	9.94	7.68	1.29
8	3.60	4.62	0.78	5.94	6.46	0.92
9	19.51	21.9	0.92	25.85	28.95	0.89
divers	1.91	2.05	-	2.41	2.57	-

The different classes:

0 : agriculture, forestry, fishing
1 : extraction, energy, water
2 : non energetic minerals and chemistry
3 : transformation of metals and precision tools
4 : manufacturing industries
5 : building and civil engineering
6 : trade, maintenance, hotels, restaurants, cafés
7 : transport and communications
8 : credit, insurance, services
9 : other services